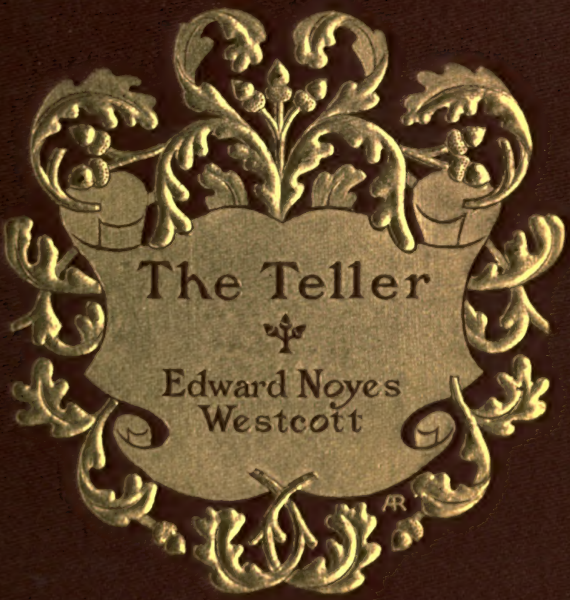
The Teller
Edward Noyes
Westcott

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Complete with 4 plates

Includes interesting biographical material

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THE TELLER

E. N. Westcott

From a photograph taken in 1897.

THE TELLER

A Story

By

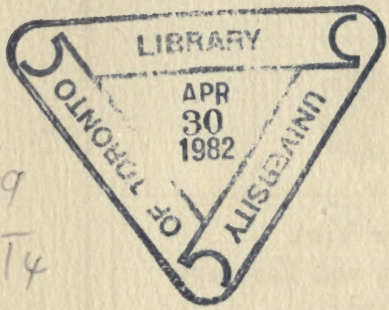
Edward Noyes Westcott

Author of David Harum

WITH THE LETTERS OF
EDWARD NOYES WESTCOTT
Edited by Margaret Westcott Muzzey

AND AN ACCOUNT OF HIS LIFE
By Forbes Heermans

New York
D. Appleton and Company
1901



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THE TELLER

THE TELLER

I

HALF-PAST nine o'clock of a hot, muggy June night in the year 187–. The teller was very tired. His legs ached, his back ached, and his feet ached, for, save for the noon hour and time for a hurried meal at six o'clock, he had been on them almost without intermission since nine in the morning. It might almost have been said that his heart ached. At any rate he was very low in his mind. He had just finished going over for the second time every entry and every footing of the day's

business—deposit slips, exchange slips, credit journal, debit journal, discount register, tickler—and had for the third time counted all the cash. There was no doubt about it: it was five dollars "short."

"That makes a hundred and ninety-two dollars in the last six months," he said ruefully to himself. "I must have the matter out with the cashier to-morrow."

II

THE teller was of one of the best families in Chesterton. The doctor (the teller's father) had been not only a popular and esteemed physician, but a man of breeding and culture. His wife was an educated gentlewoman. During the doctor's life they had lived handsomely, if not showily, and the teller had been brought up as the son of a man in all respects well-to-do in the world. At the doctor's death, however, it was found that he had lived up to his income: there were collectable accounts enough to pay his outstanding debts and but little more. The old house where the teller was born was

sold for enough over the mortgage to buy a small house in a less fashionable quarter of the town. There was some life-insurance, and the widow had a small patrimony of her own, but it was necessary for her son to give up his college career, in which he had spent a year, and find some way of earning money. He found a place in the Franklin Bank, where, owing to favorable circumstances and a diligent aptitude, his promotion had been rapid; and at the time of this writing he had been the teller for some three years out of between seven and eight of his service.

In magnitude of business the Franklin Bank was the leading institution of its kind in Chesterton. Among the directors, and the largest stockholder, was Mr. Alfred Samno. He was in a

large way a manufacturer of heavy chemicals, so far as active business was concerned, but he was a capitalist besides, and interested in many enterprises. He was not a native of Chesterton, but had come there from a smaller town some fifteen years earlier, already a wealthy man. He was a widower with two children—a boy, Charles, now about seventeen, and a daughter some five years older. Helen Samno had been practically mistress of her father's house ever since her graduation from school at Farmington, her mother having been bedridden for a year previous to her death. Her brother, a boy of between eleven and twelve at the time of her return, had been the object of her anxious solicitude and most tender devotion, which were increased if possible as he grew

older, because as the boy matured there developed between father and son a certain antagonism, exhibited by what seemed to the boy unjust and relentless criticism and repression on his father's part, and to the father obdurate sullenness on the part of the boy. The Samno household was conducted upon a liberal scale. The bills were paid without demur or criticism, and the daughter, in addition to a liberal allowance for "pin-money," had practically *carte blanche* for any outlay which seemed proper to her. There was but one restriction, and that was that she should not let her brother have money. The old man had gone barefooted himself till he could buy his own boots in the summer, and not only could not see why a young boy should want patent-leather shoes, or different clothes for

evening wear, but, above all, when the necessaries of life were amply at his hand, why he should have money to "throw away" on superfluities. Consequently, requests for money were invariably met with a demand to know what it was wanted for; usually with a refusal; and when forthcoming the dole was so small as to add another instance to the boy's conviction of his father's meanness.

III

It was the afternoon of a day late in the autumn some nine months earlier than the time mentioned at the beginning of this narrative. There came a rap on the door of Helen Samno's room. "Why," she said, as her brother came in and seated himself before the fire,—"why aren't you at school? Aren't you well?"

"I'm all right," said the boy. "I'm not going to school any more."

"What?" she exclaimed in great surprise. "Who says so?"

"I say so," was the reply; "I've been up to the office since dinner, and had it out."

"Why, Charley!" said the sister. "What did father say? what did you say?"

"Well," replied Charley, "he asked me why on earth I wasn't at school, and I told him I'd made up my mind I didn't want to go any longer. I said I didn't want to go to college, and unless I was going there there wasn't any use of my going to school any longer; and that I was sick of it, and wanted to go to work and earn some money."

"What did he say?" she asked again. "Was he angry?"

"Guess so," said the boy; "he generally is when I have anything to say to him; but he didn't say much for a minute, but sat with his lip pulled down, the way he has. Pretty soon he says, 'Well, I've got along pretty well without learning a lot of things that

wouldn't have done me a cent's worth of good, and I guess you can. What do you want to do,' he says,—'put on some overalls and go up to the yard?' 'No, sir,' I said, 'I guess I don't care to go into the works at present, and maybe I could work better for somebody else anyway.'"

"Charley!" exclaimed the girl.

"I don't care," declared the boy. "In the first place, I don't believe he'd pay me a cent, and I get about all the sulphuric acid and stuff I want at home."

"Do you know what you want to do?" she asked.

"Yes," he said, "I know just what I want to do, and what I'm going to do, but I didn't tell the old man."

"Don't say 'the old man,' dear," protested Helen; "I don't like to hear

you. I don't think you are quite just to your father," she added.

"Do you think he is just to me?" said the boy.

"I don't think you always quite understand each other," she said with a little sigh. "But tell me about it."

"No, I should say not," he exclaimed. "Well," he said, "I'd heard there was a vacancy, or going to be, in the bank, and I went and applied for it—I didn't want the old—I didn't want father to have anything to do with it—and I'm going to work in the morning," he concluded with a little air of triumph, which his sister forbore to disturb by suggesting that perhaps his being his father's son had made some difference in his reception. She got up and sat on the arm of his chair and put her arm about his neck. There was

a little foreboding at her heart. It seemed as if a new epoch was opening in her brother's life.

"What do you think, sis?" said the boy, leaning his head upon her shoulder.

She touched his hair with her lips, and then laid her cheek upon it. "It isn't just what I would like for you, dear," she said, gazing thoughtfully into the fire, "and not what I had hoped for you, but" (recalling what the boy had said, and aware of her father's prejudices) "perhaps it is the best thing, for a while at least. There will be plenty of time for you to change your mind."

They sat for a moment or two in silence. The boy nestled his head a little closer. "Sis," he said, "if everybody was like you, I guess there wouldn't be very much trouble in the world."

The clasp of her arm tightened a bit. "I'm afraid I know myself better than you do, dear," she said. "It is easy to love the people we love," and a tiny moist spot dampened his hair.

IV

Miss Samno "went out" very little for the two years after her return from school. It may be said, in passing, that there were a good many people of those who constituted the most exclusive "set" in Chesterton who did not know the Samnos, using the word "know," so far as Miss Samno was concerned, in its literal sense. Her father and mother had no social leanings or accomplishments, and the young woman, at the time when she might naturally have made some appearance in society, had been secluded by her duties and care for her mother and a year of deep mourning. It was something over two years

previous to the event noted in the last chapter that the teller first met her. The occasion was one of a series of subscription parties given annually by the young men of Chesterton. Our friend the teller was one of the committee. To him came an acquaintance —Hildred by name, and known to his friends as Tom and Tommy. "Say," said Tom, "I want to introduce you to a young woman I've brought here to-night, and I want you to dance with her and help fill up her card."

"With pleasure," said the teller; "but, of course, I'm rather on general duty to-night, you know. Who is your friend?"

"Miss Helen Samno," said Tom, "and this is her first large party, and I want her to have a good time."

"Samno?" said the teller.

"Yes," said Tommy, "daughter of old Samno, who's one of your directors."

"I didn't know he had a daughter," remarked the teller.

"Well, you bet he's got a daughter," said Tom. "You come and find out." The other laughed at Tom's obvious enthusiasm, being quite unable to imagine that any daughter of the man in question would be likely to justify it, but he found himself startled almost out of his good manners when he was presented to the girl. If this were a novel now—— I can only relate that he instantly arrived at the conviction that she was the most beautiful girl he had ever seen; he later decided that she was the most charming; and it hardly seems necessary to add that his responsibilities as a committee-man were only remembered

as he recalled their neglect. He went home in a very humble frame of profound exaltation, in love—for the first and last time in his life. (I know it is so, because I have his word for it.)

Our friend met Miss Helen frequently that winter, and there came about the sort of friendship—so called, which has love on one side of it, sometimes on both. In the two years which followed there was rarely a week, except sometimes when she was away in the summer, when he did not spend some hours in the Samno house, and at the end of the time he was more in love than ever. In the earlier stages of his disorder he often questioned himself as to what the outcome could possibly be, realizing that neither his circumstances nor prospects were such as to justify him in committing himself to an avowal

which would call for response. But as time went on and his feeling for the girl strengthened he put questions to one side and drifted. Of her feeling for him he did not know. She treated him, for the most part, with a frank friendliness which gave him no encouragement to feel that she did more than to like him perhaps rather better than most of the men who came to her house, and yet once or twice some subtle thing suggested that perhaps she cared for him in a different way. He longed to know, and yet he feared to know. The present was so good that he would keep the future out of his mind.

V

THE advent of a new clerk in the Franklin Bank was not an event of sufficient magnitude to make much stir behind the counter. The teller shook hands smilingly, hoping that the new boy would like his work, and then went on with his preparations for the day's business, leaving Helen's brother to the ministrations of the young gentleman whose place the novice was to fill, and who was to stay for a day or two, to post the latter in his duties. In his visits at the Samno house our friend had from the first occasionally come in contact with Master Charley, but at the outset his advances toward friendliness

had been met with so little response, and that of a sort of sulky shyness, that he had come to treat the boy with no more attention than politeness required, and to regard him as rather a sullen young cub, whose occasional presence in the drawing-room for a while was a thing to be endured with patience. He had no suspicion that the boy was jealous of him, and regarded him as the most possibly dangerous rival in the regard of his sister, whose devotion he returned to a passionate degree. Conversation used to languish when Master Charles was about, and our friend was sometimes made as nearly angry with Miss Helen as it was possible for him to be by what seemed to him rather an ostentatious effort to keep the young fellow in the room. All topics were interesting to the teller which Miss Samno

cared to discuss, but the one which the least excited his sympathy was her brother. During the months that followed, however, he had to reply to many questions regarding the boy's progress in his work, his diligence, his popularity in the office, *et cætera*, and he was glad to reply to her queries in a way to give her satisfaction, though it was a trifle embarrassing at times, as it might have been supposed that it was the young woman's impression that most of the teller's solicitude during business hours was for the clerk and the proper outcome of his efforts, and that his particular functions were of an importance transcending all others in the office. This made it a little difficult for the teller, particularly as he surmised that Charley got pretty well questioned as to matters and things in general, and

he did not wish statements to conflict. But he was able to assure her that her brother not only seemed interested, but showed rather unusual aptitude for his duties.

Miss Samno was more at ease in her mind than she had been for a long time. Since her brother had had interesting and remunerative occupation the sullen look in his face seemed to be giving way to a happier expression; but her serenity was much disturbed by an incident which took place when he had been in the bank between two and three months. Something had happened to annoy the elder Samno. During the first part of dinner he was not only silent, but from the expression of his face it was plain that he was in a very irritable frame of mind.

Presently he said to his son, "What

are you doing with your salary in the bank—spending it?"

"I have bought some things for myself," said the boy, "some trousers and neckties, and so on."

"How about the balance of it?" asked his father. "How much have you drawn?"

"Forty dollars," said the lad.

"What have you done with the rest of it?" demanded the old man.

"I have spent it for things," said the boy.

"What *is* your salary?" asked the father.

"Two hundred and fifty dollars," replied the boy.

"Very well," said the old man. "I conclude that you are intending to get rid of it for one thing and another as fast as you earn it. I consider that

fifty dollars a year is quite as much money as you ought to spend over and above your board, which costs you nothing, and I shall instruct the cashier not to allow you to draw more than that amount; the balance," he added, "I will take charge of for you."

The boy's face turned purple. He got up and left the table and the room without a word. Helen rose also. Her father looked up at her. For the first time in her life she faced him with her face flaming with anger, but she also left the room without speaking.

VI

TROUBLE for the teller began in December. One night his cash was short for five dollars, and his efforts to discover the error were unavailing. A few nights after another shortage occurred of the same amount. For a few days there was no further trouble, and then another deficiency occurred. And so it went on until the result was as related in the first chapter. "Yes," said the teller that night, "I must have this thing out with the cashier in the morning. It can't go any further." But the cashier was late the next morning. There was no available interval in the morning's work, and no opportunity to make

the intended disclosure. While the teller was counting up his cash after the close, he heard the cashier's bell, and a moment after a clerk said to him, "Mr. Nollis wants to speak to you."

"I stayed down this noon," he said to the teller, turning his chair and resting his arm upon his desk, "and it occurred to me to look over the cash items. There was one on your book for a hundred and ninety-two dollars which I did not find. What is it?"

The teller's face flushed, and his hand shook a little as he produced a slip with a list of figures and dates. "I intended to speak to you about it this very day," he said.

"What is this?" said the cashier, as he ran his eye down the column to the footing—"shortages in the cash?" he

asked, laying his hand flat down upon the paper.

"Yes, sir."

"H'm," said the cashier, looking at the slip again, "going back to December."

"Yes, sir."

"Why haven't I been told of this before?" he demanded, looking sharply up over his glasses.

"Well, sir," said the teller, "it has been a question with me of the time when to speak to you. I have been at my wit's end over the matter. All the time the shortages have been following each other there have been intervals of a week sometimes, and I would fancy that whatever was wrong had perhaps come to an end, and——"

The cashier shook his head. "It should have been reported to me," he

said, "the moment you determined that there was something beyond mere error at work."

"But," urged the teller, "it took me a long time to come to that suspicion, and even now——"

The cashier stopped him with an interposing gesture. "The fact should have been reported to me," he said. "You would at least have relieved yourself of the responsibility which you have chosen—I don't understand why—to assume. As it is," he added, "I must ask you to make the shortage good, and in future I shall expect to be notified at once of anything out of the common."

"Very well, sir," said the teller, clinching his hands very tight. "Seeing that I am to stand the loss, need the matter be mentioned outside of ourselves?"

The cashier looked sharply at him for the second time. "I don't know," he said, and for a while he tapped the blotting-pad softly with his glasses. "I think," he said at last, "that I must speak of it to the president, but I will mention your wish that it be kept quiet, though," he added, "I do not at the moment see why it should be."

"There are a number of reasons," declared the teller, "one of which is that to let it get out will be to give warning. Do you think that I took the money?" he asked impulsively after a moment.

"No," said the cashier rather coldly, "I do not. But for reasons of your own you have kept the fact from me that *some* one in the office has been pilfering, and I am bound to let Mr. Hal-

cott know all the facts, that he may take such measures as he sees fit."

"I should have told you this very day," urged the teller.

"Yes," said the cashier dryly, putting on his glasses and taking up a pen, "but you didn't, you know, until I had found out something was wrong myself." The teller saw a great light.

The next day he kept a sheet of ledger-paper on his counter, and set down in the right-hand column every amount of actual cash received, entering in the other column every cash payment. The sum of the right-hand column added to the amount of cash with which he began in the morning less the total of the left-hand column would show him at any hour of the day what money he should have on hand; and by keeping the currency well counted up

and strapped, except the loose cash in the drawer, he could balance his cash at almost any time in the day when he had a few minutes of time.*

Things went on smoothly for a time, and no one seemed to notice that the teller was doing anything out of the common. He accounted plausibly for bringing his luncheon instead of going out for it. It was the custom for all the employees except the teller and one clerk to go to their noon meal at twelve o'clock, returning at one.

It was between these hours some ten days later. There were no customers in the office. The morning's business had been light. Charley Samno

* I believe that this is now the general practice, but at the time of which I am writing it had not been done in the banks of Chesterton.

was at a desk around a corner from the teller's counter, making entries in the foreign register. The teller counted his cash and found it right. He went out into the front room and sat down for a few minutes with the New York paper. A man came in with a check for a hundred dollars, asking for large bills. The teller gave him two fifty-dollar notes, and almost mechanically ran over the loose currency in the drawer. He looked at the slip upon which he had just made up the cash. The loose currency was one hundred and five dollars less than when he had counted it. With a quick-beating heart and hands that trembled somewhat he counted all the money again. It was five dollars "short." I could devote considerable space to the relation of some of the thoughts and reflections which passed

through our friend's mind in the next five minutes, and I think it natural that among them should have been that he himself was under censure if not suspicion, and that he had been mulcted of nearly two hundred dollars, a grievous sum to a man on a salary, and representing—lots of things! He went past the corner of the counter and perched himself upon a high stool.

"I say, Charley," he said—the boy looked up inquiringly—"could you let me have five dollars for a while?"

The boy's mouth twitched, and he changed color a little. "What do you mean?" he said.

"I'm hard up," said the teller, "and thought maybe you could let me have a five-dollar note for a while."

"I guess," said the boy sullenly, as he turned his face and made as if to

look up a page in the register index, "that it would be more like business if I asked you to lend *me* five dollars. I'd like to see a five-dollar bill in my pocket-book," he added.

"Can't let me have it, then?"

"Can't give you what I haven't got," asserted the boy doggedly.

The teller looked at the clock. It was five minutes of one. He looked at the boy, whose face was turned down sideways as he made an entry on the register. "Charley," he said, "I have been thinking for some time that a bank isn't a good place for a young fellow like you. I don't think you will ever do yourself justice, and if I were you I wouldn't stay here. I should think now that your father's business——"

The door opened, and in came one of the bookkeepers and the discount

clerk. Charley got down off the stool and made a step toward his hat.

"Think of what I have said," urged the teller quickly in a low voice; "it's good advice."

VII

Miss Samno rose from her chair with an air that indicated a wish to bring the interview to an end. "You have said nothing," she declared, "to change my opinion. I don't suppose you assaulted my brother, and perhaps you didn't actually abuse him, but something you have said or done, or both, drove him out of the bank, and it must have been something pretty bad, for when my father threatened to send him off to Saginaw to work in his lumber mill as a common laborer unless he went back to the bank he actually seemed relieved at the idea."

The teller stood for a moment star-

ing at the pattern of the carpet. "I am very sorry," he said, in a tone which proved his words. "I can say no more than I have."

"Which has been simply nothing at all," declared the young woman, turning her back.

"Good night," said the teller.

"Good night," she said over her shoulder.

"I'm sorry, my dear fellow," said Mr. Nollis some days later, "and so is the president, but Mr. Samno insisted upon it. We said what we could, but he would hear nothing, and finally as good as threatened Mr. Halcott to turn *him* out of office at the next election unless you were discharged."

"That teller chap up at the bank won't bully no more young boys out of

their places," remarked Mr. Samno to his daughter.

"What do you mean?" she asked.

"I mean," he said, "that I made Halcott give him the sack."

VIII

The next time Helen Samno saw the teller (the ex-teller now) he was in overalls, helping to load a dray with nail-kegs. She was in a carriage. He looked up and caught her glance, and instantly turned away. Once again they met in the street. This time he looked her full in the face, and she gave no sign of recognition.

Life had changed very much for the ex-teller, and he took it harder perhaps than he need have done. As his story got about, there were a good many of his friends who thought he had been ill-used, and made kindly advances; but his pride had been cruelly hurt, and if

he did not repel them he neglected them, which in the long run comes to the same thing; and, indeed, with an income just above poverty, and daily fatigue which sent him to sleep at nine o'clock, society was rather out of the question. But the worst was to come. His mother was his chief resource and consolation. She believed in him without a misgiving. The changes in their way of living which his diminished income necessitated were hard to her only as they affected him. All that had ever passed between them regarding his dismissal from the bank was his account of the affair, her one question whether he felt that he had done anything unworthy of himself, and his reply in the negative. She put her arms about his neck and kissed him, and that was all. And yet it all weighed upon her, and though

her face was ever cheerful to him, she brooded over it. She had never been strong since the death of her husband, and in a little more than a year after his misfortune the ex-teller was alone in the world.

It was a day in December of the second year following the opening of this story. When the ex-teller came back from his noonday meal the bookkeeper of Kegbar & Co. handed him an envelope directed to him. It contained merely a request that he call at the writer's house that evening if convenient, and was signed, "Yours truly, Alfred Samno."

He tore the note into pieces and threw it on the floor, but after supper he found himself dressing in the best of what were left of his old clothes (they were shabbier than they need to have

been, for he had become careless of his dress), and trying to put his hands in sightly condition. He looked at them grimly when he had done his utmost. They did not look much like the teller's hands. He was shown into the library. A fire of cannel was blazing and sputtering in the grate, in front of which were two leather chairs. A small table stood between them, on which was a box of cigars, an ash-tray, and matches. The farther chair was occupied by Mr. Samno. He rose and put out his hand (an honor which our friend would have liked to decline) with a "Good evening."

"Good evening, sir," said the ex-teller.

"Will you take that chair," said Mr. Samno, "and will you have a cigar?" as the young man seated himself.

"Thank you, no," said the latter. He was not then prepared to accept any hospitality at Mr. Samno's hands.

Mr. Samno looked into the fire for a moment or two. It appeared as if he were a little at loss how or where to begin. The young man looked up at him once and then gave his attention to the leaping blaze. Presently, without any preface, the older man said, "You're clerking it for Kegbar & Co., ain't you?"

"Yes."

"What are you getting?"

"Forty dollars a month."

"Been there ever since you left the bank?"

"Ever since I was turned out of the bank," replied the young man, "except the month it took me to find the place."

"H'm," said the other, twisting his long upper lip from side to side. "How much was that shortage you made up?"

"A hundred and ninety-seven dollars."

The old man took out a memorandum-book. "One ninety-two they told me," he said, turning to the ex-teller.

"There was another deficit of five dollars," said the latter, "later on."

"That was the last day my son was at the bank, wasn't it?" asked the old man, staring straight in front of him.

"Yes."

Mr. Samno took a pencil out of his pocket and made a calculation in his memorandum-book. Then he rose and went over to a desk, and presently came back with a slip of paper in his hand,

which he folded twice and laid upon the table.

"Something has come to my knowledge lately," he said, after a moment or so, "and whether, as far as I'm personally concerned, I'm glad or sorry I didn't know it before I don't know. One thing I will say, that as far as you are concerned I'm sorry. I've done a little figuring," he added, fingering the folded slip with his left hand, "and so far as the cash part of the business goes, I think those figures are pretty near right," and he offered the paper to the young man. "Look at it, please," he said.

Our friend took the paper mechanically and unfolded it. It was a check for sixteen hundred and twenty dollars.

"What does this mean?" he asked, looking blankly at Mr. Samno.

"It means," said the latter, "that I owe you sixteen hundred and twenty dollars: the money you made good to the bank; the difference between what you've earned and what you would have earned; and interest, as near as I can figure it now, on the whole thing."

The young fellow sprang to his feet with his face in a flame. "Is it for this," he cried, "that you have asked me to come here to-night? To pay me back dollar for dollar the mere money involved in what has ruined my life, and what I believe shortened my mother's. You turned me into the street—with a stigma upon my character which will go to the grave with me—to find what drudgery I could to keep me from starvation, you separated me from every friend I had in the world, and you offer me what you say

you have 'figured up' as my loss. If money could make it all good to me, and the amount were ten times—a hundred times—as much, I would not write my name on the back of your check," and the ex-teller tore the folded paper in half, threw it into the fire, and pushed his chair on one side to make way for leaving the room.

The tall old man rose and raised his hand. "Wait," he said, and there was that in his manner which checked the younger man's impetuosity, "wait, and hear me out. You have been badly treated, I allow. You have had a hard time of it. What you say is a good deal true. I done wrong, and I'm sorry for 't. I want to make it up to you far's I can. I'm an old man, and I know some folks think I'm a pretty hard one. Don't you be

harder'n I am; and remember that if you hadn't kept things to yourself the way you did you needn't have lost your place. But I ain't throwing that up to you—I'm the last man in the world now to do that. If I'd known then what I know now, I don't know what would have happened. As it is, my boy and I are on good terms, and, please God, we're going to stay so. He thought I was hard on him, and I can see now that I was. I've suffered some over this business—more'n you'd think perhaps; but you wa'n't to blame, and I *was*, mostly. You've suffered a good deal. I've said I wanted to make it right, and it seemed to me I ought to begin with the money end. I couldn't make it *less* than what you was out, but I couldn't offer you *more*, could I?—not in money? You say," he con-

tinued,—"sit down, won't you—that I've ruined your life. Well, I can't give you back the last eighteen months, but at your age lives ain't ruined as easy as you think. You say you got a smirch that you'll carry to your grave: well, Alfred Samno's word goes for something in this community, and you're going to have it at all times. I will tell you, for one thing, that I got the directors of the bank together to-day and set you straight there. I told them that I'd been responsible for your dismissal, and that I was wrong and sorry, and that if any of them had heard of anything to your discredit I'd be answerable that it wasn't so. I didn't go into details why I brought the matter up, and I don't know what they thought, but I've put *you* straight." The speaker was silent for a moment.

"What are your notions?" he said at length. "You don't calculate to stay with Kegbar & Co. always, I reckon."

"I'm going to Chicago day after tomorrow," said the young man. "An old school friend has offered me some sort of a chance out there, and I'm going out to look into it."

"Does it take any money?" asked Mr. Samno.

"I have a little money from my mother," said the ex-teller.

"Wouldn't you rather stay in Chesterton if you could do just as well?" asked the elder man.

"I hope to turn my back on Chesterton forever," said the young man bitterly. "The place is hateful to me."

Mr. Samno sat for a minute, thoughtfully opening and closing his eye-glasses. "Well," he said, "I ex-

pected to find you pretty sore, but you're harder'n I thought you'd be, and harder'n I think you ought to be. I've admitted a good deal, and tried to put things right, but if you can't meet me—I don't say half-way, but some of the way, I don't know what I can do. You say you're going West day after to-morrow. We won't talk any more to-night—I've had rather a trying day; but suppose you come into my office in the morning. Maybe we can come to a better understanding. What do you say?"

The young man rose to depart. "Thank you," he said, "I believe you mean to be kind, but I think everything has been said between us. Unless I find things in Chicago different from what I expect, my plans are made; and in any case I do not feel

that I could accept anything at your hands."

"Very well," said the old man rather sadly, rising from his chair, "if that's your last word." They passed out of the room together, and saying "Good-night," Mr. Samno went up the stairs, and our friend sought his hat and coat in the hall. As he took the latter from the hook, a maid approached him, saying: "Miss Samno wants to know if you won't come into the drawing-room a moment."

He hung up his coat again and went slowly into the drawing-room. Many memories of the familiar house were in his mind, but the evidence of his recollection of the last time he had met the young mistress of it—when she had met his look and passed him without recognition—was in his face. She was

sitting at the far end of the long room in a low chair placed sideways to the fire, and apparently did not notice his approach until he stood opposite to her at the other side of the hearth. She rose and offered him her hand, which he took for an instant. There was no other greeting. "The maid——" he began after a moment.

"Yes," she said, coloring faintly, "I told her to watch for your going, and if you did not come in here to give you the message. I had some things I wanted to say to you, and to ask you."

"Yes?" he said, and at her request took the chair at his side. He sat with his face half turned, gazing into the fire. She took in with a glance his half-shabby coat and trousers, his patched shoes, and the broken finger nails on

the hand which rested on the arm of his chair.

"I knew that my father had asked you to come here to-night," she said presently, "and, of course, I knew why he wished to see you." The young man's brows contracted for an instant, but he did not speak. She waited a moment.

"Have you forgiven us?" she asked in a low voice.

"Us?" he said.

"Yes," she replied,—"my father, and brother, and me."

"I have suffered the consequences of my own folly," he said, "as your father has pointed out to me this evening."

"Oh," she cried, looking incredulously at him, "he couldn't have said that!"

"He did not say it unkindly," said the ex-teller, "and he only told me what I knew myself."

"What did he mean?" she asked. "What did he say?"

"Pardon me," he said. "It is all over and done with. I don't wish to be rude, but I would rather not discuss the matter," and he reached down and picked up a glove which had fallen to the floor.

She thought he was going. "You shall not go," she exclaimed, "until you have heard me. I know," she went on quickly, with a nod of her head, "what your 'folly'—as you call it—was, and how dear it cost you. I know why my brother left the bank. I know how your 'folly' stood between him and disgrace, and from what might, at the time, have estranged him from his

father perhaps for life, and ruined the boy; for, though the disclosure has been made, it was under circumstances which worked for pity and gentleness instead of the unsparing condemnation which would have come upon him at the time. Your 'folly' has brought a blessing to this house. I have just come back from Saginaw," she said, after a moment's pause. Her companion looked up inquiringly. "Yes," she said, "I have been there several weeks. My brother had quite a serious accident. Papa was away at the time, and I went on alone. Charley had broken an arm and injured his head. When I got there he partly recovered consciousness, but it was several days before the doctor could give a favorable opinion. Somehow my first despatch failed to reach papa, and he did not get

the news until he returned here. By that time Charley was pretty well out of danger, and there was no special reason for papa's coming to Saginaw; but he did some ten days later. When my brother had got well enough to talk pretty freely, I noticed that he seemed to be brooding over something, something that I thought he wanted to tell me, but dreaded to. I have been the one person," said the girl, "whom the poor fellow trusted and confided in, and at last I induced him to tell what was on his mind; but the thought of his father's knowing it was very dreadful to him. Did papa tell you anything of this?" she asked.

"No," was the reply, "he only spoke of something having lately come to his knowledge."

"Well," she resumed, "I said to my

brother that papa would have to be told of it some time, because great wrong and injustice had been done, and that when he came on would be the best time. 'I don't think he will be hard with you,' I said to him, 'seeing that you are ill; and he has changed a good deal since you left home in some ways.'"

"Was he?" said our friend.

"No," said Helen, "he was terribly shocked and grieved, but he was very gentle with Charley. Indeed, I never saw him show so much tenderness, and the poor boy's heart went out to him, I think for the first time in his life. He told me afterward that he had never once before in his life thought that his father loved him." The ex-teller sat with his eyes on the fire, slowly drawing his gloves through his left hand.

"Are you sorry that I have told you this?" she said.

"No," he replied gently, "I am very glad to hear it." There was silence for a little space.

"Will you pardon my curiosity," she said presently, "if I ask you what took place between you and my father to-night?"

"We had some talk together," he replied.

"Did you come to any conclusion?" she asked.

"No, not exactly. I had come to one before I saw him." She looked up inquiringly. "I am going to Chicago day after to-morrow," he said. Her lips tightened quickly as she turned away.

"Did you tell him so?" she asked, after a moment.

"Yes."

"What did he say?"

"He asked if I would not rather stay here if I could do as well."

"And you?" said the girl, addressing the fireplace.

"I said the place was hateful to me, and I hoped to be able to leave it forever." She lifted her handkerchief from her lap and dropped it two or three times.

"Did he give you to understand that he wanted to try to make up to you what you had lost, and as far as possible something of what you have undergone?"

"He offered me his check for sixteen hundred dollars," said the ex-teller, looking at a patch on his left shoe, "and said I should always have his good word."

"A-a-h!" exclaimed the young woman with a frown. "Do you mean to say that that was all?" she demanded, looking squarely at him.

"He asked me to come to his office in the morning," was his reply.

"I know, of course, that you declined," she said with a little asperity, "but I should like to know what you said."

"I told him," said the ex-teller, "that I did not feel that I could accept anything at his hands."

She turned to him with an expression that was half indignant. His head was bent, and he was softly tapping the palm of his left hand with the fingers of his gloves. The new nail on his right thumb was only half grown. She bit her lip and turned her face. "I am very sorry," she said gently and sadly.

"My father is greatly softened in many ways. He has taken this matter very deeply to heart. He is grateful to you, and he feels very keenly that he wrongfully caused you great hardship and distress. He is an old man. It would be only kind and generous of you to let him make what reparation is in his power. And I," she said—"I fully share his feeling, and——"

"Do you remember," said the ex-teller deliberately, "the last time you met me in the street?"

She turned toward him. "Oh," she exclaimed, her eyes filling with tears, "*how* unkind that is! *How* you have changed!"

The ex-teller's heart melted within him. "Oh, Miss Helen," he cried, "please forgive me. Please let me recall that. Please say you forgive me."

"Yes," she said. "I hoped you had forgotten that," she added, after a moment. "It was such a little thing compared with all the rest—but I have been so sorry."

"A little thing!" he exclaimed; "it was more than all the rest. Can't you understand? The rest was hard enough, God knows," he went on vehemently, "but to feel that *you*, you who had known me so well, you whom I had loved so dearly, could judge me as you did—oh, that was the worst of all. Don't you see why I can now take nothing from your father? Don't you understand——"

"Don't! don't!" she protested. "I understand it all now—everything." She pressed her handkerchief upon her face for a moment with both hands, and then put one of them on the arm of her

chair. He knelt and took it in his own. The warm, soft fingers closed round his scarred and hardened ones. He bent his face and pressed his lips upon it, and then it was softly withdrawn, and laid upon his neck.

"Bless my heart!" said the ex-teller, as a single stroke sounded from the mantel clock, "I suppose I ought to go."

"You may stay fifteen minutes more, for this *once*," said Miss Samno, "you haven't been here in such a long time." Fifteen minutes later she went to the door with him: he required assistance with his coat. When it was properly on, "Oh, by the way," she said, "when are you going to Chicago?"

"Whenever you say," said the ex-teller.

IX

In the upper right-hand corner of Samno & Co.'s letter-heads is printed the name of the ex-teller of the Franklin Bank.

Query: After all, did the teller do right?

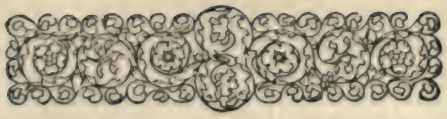
THE LETTERS OF EDWARD NOYES WESTCOTT

EDITED BY

MARGARET WESTCOTT MUZZEY

E. N. Westcott.

From a photograph taken in 1875.



THE LETTERS OF EDWARD NOYES WESTCOTT

THE following extracts are from letters written by Mr. Westcott to his daughter and others.

David Harum was partially written during the summer of 1895 while Mr. Westcott was at Meacham Lake, in the Adirondacks. On his return he said nothing in regard to his book to any member of his family, and it was some time later that I heard of it from a friend to whom my brother had read some of the chapters as they were completed. In the summer of 1896 I asked my brother to allow me to read what he had written, and he gave me the

first typewritten MS. His daughter, having heard of his work in the same manner, begged him to tell her about it. The following letters will show that it was not Mr. Westcott's intention to tell her anything about the book until it had been accepted for publication, which was a very indefinite contingency in his opinion.

"*Aug. 15th, '96.*

"So far as the book that —— wrote you of—well, I fancy, the less said the better. It isn't a book yet, and I have not the smallest expectation that it ever will be. The work has filled up a good many hours which would otherwise have been very dreary, and given me some amusement; but that's about all there is to be said about it."

"*Sept. 29th, '96.*

"I sent a bundle of MS. to —— yesterday. I wrote, telling briefly what the idea of the story was, and they replied that the market for fiction at the present time was so depressed that they were not planning for much of any addition to that line, but if I would send MS. on they would give it careful attention at once. I have not really the smallest expectation that anything will result except the return of the MS. in about two months or more, but I thought the experiment was worth trying."

"*Oct. 22d, '96.*

"You mustn't have any expectation about the book. I have none. The publishing house of —— wrote that the

market for fiction was dull beyond measure and overloaded with books, which meant to me that unless my MS. was something very unusual indeed (which I didn't in the least think) they would not publish it. It is liable, I am sure—likely, I should say—sure to, in fact, come back to me any time now."

∞

"*Nov. 9th, 1896.*

"'Nothing,' says the proverb, 'is certain to happen but the unexpected'; but I can at least show an exception. Messrs. —— did not see their way to enrich their exchequer and illuminate their catalogue with my book, and it came back to me in less time than I expected. I did, however, get from them what I have reason to believe was rather an unusual expression.

"Usually when MS. is returned it is accompanied by a printed slip—a form—expressing thanks for the opportunity of examining the MS., and stating that it is regretted that the same is not available, etc., etc. They wrote me before I sent the stuff that in view of the condition of the market they had not intended to make much addition to their line in the way of fiction, and when they returned the MS. they wrote me as follows:

"'We have given the MS. careful consideration and have secured concerning it the counsel of an experienced literary adviser. His report is, in accordance with our preliminary impression, to the effect that the story is rather distinctive in its purpose and characterization, and is also well written. We regret, notwithstanding, to

decide that, in connection with the present exceptionally depressed and overcrowded condition of the market for fiction, David Harum (the name they gave it themselves, by the way) is not sufficiently assured of an extended or remunerative sale to make its publication a desirable undertaking considered from a business point of view. It is very possible that in this conclusion we are in error, and we shall be pleased to learn that with the imprint of some other house the story has secured for itself a satisfactory success. Yours very truly, etc., etc. . . .'

"I thought at the time the letter was an unusual one, and have since been told by some people who are familiar with the ways and methods of publishers that it was very unusual indeed. Nevertheless, I have done nothing fur-

ther. I think I will not press further at present upon a depressed and overcrowded market. I should never have made any move if it had not been for the opinion of other people. By the time I had typewritten it the second time I was so sick of the stuff that I could smell it when I opened the front door. You may imagine that it might be so when I tell you that there are 560 pages nearly or quite two thirds as large as this sheet and covering about 140,000 words. I am writing so much because you heard about the thing some way and expressed so much interest in the matter. I didn't tell you of it, did I?"

The following is an extract from a letter sent by another publishing house to which David Harum was submitted.

Their excuse for rejecting the MS. is amusing, in view of the fact that the MS. was typewritten carefully and pronounced by D. Appleton and Co. to be one of the clearest and best MSS. ever submitted to their criticism.

"We had the manuscript very casually looked into by one of our 'readers,' who read only a few chapters (for the handwriting was not very easily decipherable); but not feeling at liberty to give it a real examination under the circumstances, we wrote you, in returning it on July 18th, saying that on a slight examination at the hands of a special 'reader' he had reported somewhat favorably upon it, and we added that before replying definitely with regard to publication we should consider it necessary to obtain other reports." (It is

perhaps just to say in connection with this matter that the MS. was sent to this publishing house with the request that it be read immediately, and if not acceptable returned without delay.) In further explanation they say: "We do not think that if we had been allowed time to really and carefully examine the work it would ever have been declined by us, and we are extremely sorry that you felt it necessary to recall it so suddenly and peremptorily. Of course we see now that it was unfortunate for us to lose the book, as we greatly admire it as published by Appleton, and are well aware from our own experience that it is selling very largely.

"Yours very truly, etc., etc."

After the MS. had been returned several times I once asked Mr. Westcott

what he had done with his book. He replied, "I have thrown it up on the shelf in my closet, and there I mean to leave it." He was utterly disheartened in regard to it, and "down on his luck" as to all the things, business and other, in which he was interested. He would often say, "When I am gone perhaps some of my affairs will turn up trumps, but as long as I live luck is dead against everything I undertake."

Mrs. Westcott died in January, 1890, and after that my brother lived very quietly, going seldom into society. He was at that time singing in church, and cared more for his music than anything else. His voice was a baritone of unusual compass and purity of tone. It was his delight to spend hours reading new songs or going over old ones, of

which he had a very large and valuable collection accumulated from wherever he traveled in this country or abroad. The loss of his voice as the disease which ended his life progressed was to him the greatest grief imaginable, and his depression at that time was most distressing.

Writing to his daughter during the campaign of '96, he says:

"I think it should be just as much a part of a woman's education and duty to become intelligent upon questions of government and finance as a man's—in this country of all others, where it is in the hands of the people at large to decide the most intricate questions of public policy at the polls, of which the present situation is an instance. I do not believe in the extension of suffrage

to women, largely because I think it far too greatly extended already; but though a woman may not vote, she ought to know how she would vote if she could, and give a reason for it. In Great Britain women take an interest in politics which has no parallel in America, and they make themselves felt. It is the rarest thing in this country to find a woman who has interest enough in public questions to have formed an intelligent opinion upon them.

"I regret deeply that I can take no very active part in the present campaign."

The following are miscellaneous extracts from letters written at different times to Mr. Westcott's daughter and a favorite cousin:

"It is said that all letters between friends begin with an apology of some sort. Perhaps mine may be more in the nature of an explanation—though, for the matter of that, almost all explanations are in the nature of apologies. Mine is that for several years I have been so troubled with scrivener's cramp that any continued effort with the pen causes me acute discomfort, not to say distress, and I have been driven to the use of the typewriter as an alternative. I don't believe you ever had a typewritten letter before, and it may give you a new sensation which, provided it be not a shock, is not a bad thing."

Of a friend who had recently died, he says:

"As I saw and talked with him a good many times in his last illness, I

declare to you I envied him that he could pass out of this life and leave behind him not one unkind thought or criticism that would have pained him or his to know, and without the apprehension that even his death would leave any one depending on him merely a heritage of perplexity and distress. I used to think that the saying, 'to die is gain,' was cant and nonsense—I do not think so now. Death is calamity only for the living."

"We have a new member of the family. H—— suddenly developed a craving to be the owner of a dog—a hunting dog. I represented to him that we had no place for a dog and no facilities for insuring the welfare or comfort of a member of the canine race who would require more in the way of accommo-

The home of E. N. Westcott, Syracuse, N. Y.

dation than poor old Toby, of whom we are on all accounts glad to be rid. I also represented to him that a strange young dog which would have to be fed and looked after would be a corroding nuisance, of which he would be thoroughly sick and tired in a short time and would probably neglect. Well, my arguments and representations were so forcible and effective that the very next day he went off and bought a dog, and brought him home, and though it is about ten days since, the trials and perplexities which have entailed would fill a volume. The first night was something awful. The dog 'moored his bark' not on 'the wild New England shore,' but under the side piazza; and of all the howls, shrieks and yells, barks, whimperings, moans and groans which were emitted by all dogs

since the world began, those which rent the air for miles around and strewed the environing neighborhood with awful sound that night were the equal. There was nothing for it sometime in the small hours but to bring the beast into the house. The next morning he was again tied to the end of the piazza, under which he could retire at the approach of danger—which was frequently, seeing that his melancholy did not find relief except vocally. I went out to take my morning sun-bath, as I have been in the habit of doing when the weather was propitious, and the thing was intolerable. R—— was here, and after an hour or so appeared on the scene and carried the infant off downtown to the office where H—— was, upon my declaration that I would turn the calliope loose to fend for himself

and be duly advertised for. So that night H—— quartered him in a neighbor's barn, and supposed that settled the question. But it seems that there are some people who live forninst the barn who do not like the sort of music of which Grouse's repertoire consists, and that or the next night the poor chap was bitten or cut till he was a mass of wounds. Night before last he was again in the barn, but in some way broke out —or was let out, and in a state which called for surgical treatment. The situation now is that he is too sick to howl, and was tied up under the front steps as aforesaid; but P——'s heart misgave him and he got the poor beast in the nursery for the night, and to-morrow I shall be head nurse in a puppy hospital.

"Oh, yes, surely, and '*I knowed it all the time.*'

"I have given more space to the dog matter than it warrants perhaps, but nobody who isn't actually on the ground can appreciate how interesting it is. The fact of it is (and don't mention it to nobody) that I like the dog and he has got on my mind, but I don't see my way to assuming the entire responsibility of his welfare and amusement."

Writing of Christmas, he says:

"Even the old man's stocking was not forgotten. In it was a handsome umbrella-cane, a new traveling-case, letter-scale, etc., etc. Blessed are those who expect nothing, for unto them shall be added umbrella-canes, letter-scales, calendars, and all and sundry

shall be given, and verily their stocking shall be exalted—so to speak."

"When one gets to fifty years one may be exempt from the bother of razors and lather and things, and, in fact, the doctor has advised me to 'grow a beard.' The consequence is I look like one of those things 'you see when you don't have a gun.'"

"I am sending you a copy of the Atlantic Monthly, which contains some account of the 'Westcote' family. We are, undoubtedly (from all that I can gather—tho' there are missing links), descendants of the Stukely Westcote mentioned in the article. There are not many Westcotts with whom I am

acquainted, however, who would be likely to be driven out of their adopted place on account of the fervor of their religious enthusiasm, as Stukely appears to have been. Perhaps it may give you a feeling of importance to know that your family goes back to 1170."

In April, '97, he writes:

"Day before yesterday I did a little necessary work on the machine for the first time since January. In fact, I did not do any real work then; I put the paper in, but felt so ill that I abandoned the effort and went to bed, where I have been almost continuously ever since. I have been up all day since then but for three days. I am getting on a bit now and hope to be about

the house as usual—at least before long —and when the warm weather sets in to get out again."

"Miss ——, who was the invalid of a family of fourteen or seventeen (I forget which), has just died at the age of eighty or so, having probably hastened her untimely end by a habit which she had of falling down-stairs, with variations of running into things and bumping. Her nephew, with whom she lived for years, felt her loss one hundred and twenty dollars' worth—so he told me, and I could not doubt the sincerity of his grief."

The manuscript of David Harum was received by D. Appleton and Company on December 23d, 1897. It was accompanied by the following letter:

"I have taken the liberty of sending you, by the American Express to-day, the typewritten manuscript of a story of American life which I have recently completed, entitled David Harum. I desire to submit this to you for examination, with a view to its publication, and trust you will find it suited to your requirements."

The manuscript was read with appreciation, and a letter was sent to the author expressing a desire "to make David Harum's delightful humor known to the reading public."

The following extracts are from a letter dictated by Mr. Westcott on January 19, 1898:

"I feel very grateful to you. I have lived with and among the people I have written about. My father was born and 'raised on Buxton Hill,' and a great many of David's peculiar figures and sayings were constantly cropping out in my father's diction. The district, which is the scene of my story, should be described as being in Northern Central New York rather than Northern New York."

"It is true that Lenox's love affair is in abeyance from the first part of the book to the latter part. It seems to me that if Lenox's love affair had been carried along to a prosperous conclu-

sion from the start, there would have been no reason for him, or anybody else, to make David Harum's acquaintance. I purposely laid but little stress upon the episode; to my mind the sentiment, so to speak, of the book lies more in John's engagement, of the affection of the eccentric old couple, and the prosperity which followed from it, putting him in a position to marry the woman of his choice at the last."

In another part of the same letter Mr. Westcott says:

"If David Harum were to be published, even without much delay, it would, in all probability, be posthumous. I have had the fun of writing it, anyway, and nobody will ever laugh

over it more than I have. I never could tell what David was going to say next."

The last letter of this correspondence was dated February 3d. The following is an extract:

"Your kind letter of the 21st ought to have had an earlier reply, but I have been suffering from an exacerbation of some of the more painful symptoms of my disorder to such an extent as to make it practically impossible to give anything any very serious attention. I did, however, on the receipt of your letter, discuss the matter with my friend Mr. Forbes Heermans. He said he would go through the manuscript carefully, with reference to what

might be excised, and give me the benefit of his conclusions. I presume that he will give me his report before long. I beg to offer my best regards.

"Sincerely,

"E. N. WESTCOTT."

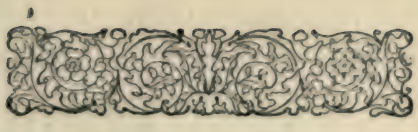
EDWARD NOYES WESTCOTT

BY

FORBES HEERMANS

E. N. Westcott.

From a photograph taken in 1889.



EDWARD NOYES WESTCOTT

THE interest which is always felt in the life and personality of the writer of a successful book originates, it would seem, in the sympathetic and kindly desire of his readers for a more intimate acquaintance with him than they can attain through the medium of his fictitious characters. This is surely not mere curiosity, but rather an expression of genuine affection, and therefore the few lines of biography which appeared with the earlier editions of David Harum may quite properly be somewhat extended, since the author has achieved a great, though unhappily a posthumous, fame.

For it may reasonably be doubted if any work of American fiction has ever had such a widespread and instantaneous success as David Harum. It has been the theme for many poems and parodies; the text for homilies; the inspiration for the cartoonist; the source of the orator's wit; and an astrologer has asked in all seriousness for full details of the history of the book and its author, so that he may cast the horoscopes of novels yet unpublished, and thereby foretell success or failure.

Many people, hitherto quite unknown, have unblushingly set forth their claims to be the "originals" of one or another character of the book; and while these foolish attempts to acquire a little unearned importance are more absurd than serious, yet it may not be out of place here to state that

all such claims are absolutely without foundation. The characters are all drawn from life, it is true, in the sense that they are lifelike, but not from individuals. Each one is entirely the creation of the author's imagination, and this fact he asserted with much earnestness, over and over again. "I should not dare put real people, just as I see them, into my book," he once characteristically said; "they'd spoil it."

The author of David Harum was born in Syracuse, New York, September 27, 1846, and died there of pulmonary consumption, March 31, 1898, in his fifty-second year. He was married in 1874 to Jane Dows of Buffalo, and she, dying in 1890, left three children, Harold, Violet, and Philip. His father was Doctor Amos Westcott, once one of the conspicuous citizens of Syracuse,

and during part of the civil war its mayor.

Edward was educated in the public schools of the city, finishing with the High School when about sixteen. Even at that age he had clearly developed the temperament and mind of the student. But instead of continuing his studies in college, as he greatly desired to do, he found it necessary to enter at once upon a business career. It is, of course, quite futile now to imagine what other results would have followed had he been allowed to pursue his inclination in this matter; but it is certain that the discipline of a university training, and particularly the stimulating effect of intellectual competition and the necessary mental concentration, would have produced a great and valuable impression upon his sensitive, ar-

tistic temperament. For if ever a man was endowed too richly, it was the author of David Harum. Besides being a novelist and a man of business, he was a musician, a poet, and a conversationalist of conspicuous powers. He did well all that he undertook, but because he could do so many things easily he did not often feel impelled to concentrate his efforts upon one thing. It was not until his long and fatal illness took from him the power thus variously to occupy himself that he began the work that has made him famous.

Being deprived by circumstances of the education he longed for he became his own teacher; and in this his inherent good taste, receptive mind, and retentive memory enabled him to select and rapidly acquire a great store of useful and ready knowledge. Throughout

his life he was a voluminous reader; and while fiction and poetry were his favorite branches of literature, yet his tastes were catholic enough to cover all the sciences, and he was particularly interested in questions of finance. The drudgery and monotony of a commercial life were always very irksome to him, but being compelled to disregard his tastes, he did so completely. His active years were wholly devoted to business, in which he started as a junior clerk in the Mechanics' Bank of Syracuse. Then followed two years in the New York office of the Mutual Life Insurance Company; after which, returning to Syracuse, he again became a junior bank clerk, then teller, and then cashier. About 1880 he founded the firm of Westcott and Abbott, bankers and brokers; and when this partnership

was dissolved he became the registrar and financial expert of the Syracuse Water Commission, which was at that time installing a new and costly system of water-supply throughout the city. Over three million dollars passed through his hands in the execution of this work; and his management of these great financial interests was distinguished by absolute fidelity and accuracy.

In personal appearance Mr. Westcott was tall, slender, and graceful; and his handsome, intellectual face would light up in greeting a friend with a smile that was extremely attractive and magnetic. It was undoubtedly in music that he found his greatest pleasure; for though in business hours he always subordinated the artistic side of his nature to the requirements of the moment, yet these duties being ended for the day, he

let the other talents appear. He was endowed with a fine baritone voice, and having received most excellent professional training, he became a conspicuous figure in the musical circles of Central New York. His knowledge of music as well as his acquaintance with banking have benefited the readers of David Harum; for in describing the trials of a church choir director, and the methods of a country bank, the author has clearly drawn upon his memory for his facts. He possessed also a considable talent for musical composition, and several songs, of which he wrote not only the words and air, but the harmony as well, have been published, and sung by those who may never know the author's name.

Those who knew Mr. Westcott in the years when he was an intellectual

leader in his native city—and his house was a center for musical and artistic men and women—may still recall some of his wise and witty sayings. Yet, with all his quickness and keenness, he never intentionally uttered a word that hurt, and his fine courtesy was invariably a most conspicuous part of his bearing. The genial humor which he has so successfully infused into his book was actually his own, and was constantly exhibited in every-day affairs.

It was not until he retired from all business occupations because of the collapse of his health and the certain knowledge that he could not recover, that Mr. Westcott seriously thought of doing any literary work for publication. He had written much in the past, and doubtless realized that he possessed unusual literary powers; but, with the

exception of a series of letters upon financial and political topics, very little had ever reached the public. At the outset his chief hope was not to win fame or reward—these, indeed, he seemed not to think of—but rather to find an occupation that should busy his mind and hands. "I have been so closely tied to a routine all my life," he once said, "that, now I am free, I find I have lost all power of self-employment." The failure of his voice about this time, which was due to the progress of his disease, caused him the greatest distress, and, more than anything, impressed him with the seriousness of his condition.

Little by little, however, he grew accustomed to the changed conditions of his life; the artistic side was now having a chance to develop along an

unobstructed path; the limitations which his failing health placed upon him were combining his efforts in one or two directions, instead of the five or six along which he had previously allowed his talents to stray; and presently he had made a tentative start on David Harum. This was in the summer of 1895, while he was living at Lake Meacham in the Adirondacks, where he had gone in the vain hope that the climate would stay the progress of his disease.

The first work thus done by him produced what are now substantially Chapters XIX–XXIV; that is, the scenes between David, John, and the Widow Cullom, and the Christmas dinner that follows them; and these pages constitute the nucleus about which the others were eventually assembled.

When the author returned to Syracuse late in the fall of 1895, he diffidently showed his work to some of his friends, and was urged by them to complete it. He really needed little urging, for he had already become interested in his characters, and as he went on he found the work becoming a real pleasure.

His method of composition was first to prepare a rough sketch or outline of a chapter with a lead-pencil on ordinary copy paper. He was unable to use a pen freely, as he suffered from scrivener's palsy. These notes being finished, he rewrote them on a typewriter, enlarging or deleting as he went along; and this work was again revised or reconstructed until the author was satisfied. In most cases the chapters were completed in their present order, the exceptions being those just mentioned

(XIX–XXIV), and those which are now Chapters I and II, these being written last of all and prefixed to the story as it then stood in order to introduce David and Aunt Polly to the reader at the very beginning. In all the author occupied about fifteen months of actual time in writing his book, though a somewhat greater interval than this elapsed between the start and the finish, since there were often days, and even weeks, together when he was unable to write a line because of his physical prostration. Often, too, he would become discouraged as to the value of his labors, a discouragement his friends laughed out of him; yet in the main his progress was steady, and the story was completed about the end of 1896.

The question has been asked, Did

Mr. Westcott leave his book unfinished? No; every line and word of the story are his own, and two complete typewritten copies of it were made by his own hand nearly a year before his death. Even in this mechanical part of the work his lifelong habits of neatness and accuracy were conspicuous, and it is doubtful if "cleaner copy" were ever given to the printer.

The book was read and recommended by Mr. Ripley Hitchcock, and accepted by D. Appleton and Co. early in January, 1898; and the cordial words of commendation which were then sent to the author by Mr. Hitchcock were "more welcome," so he said, "than any gift I could have received." His health actually rallied a little at this time in response to the mental exhilaration,

but only temporarily, and never sufficiently to permit him to leave his bed. He was able to conduct the preliminary business negotiations himself, however; but he died without knowing, and perhaps without suspecting, the extraordinary welcome that was to be given his book. Yet when we read in Chapter XLVII his own words, "Many of the disappointments of life, if not the greater part, come because events are unpunctual. They have a way of arriving sometimes too early, or worse, too late," their prophetic significance is now profoundly impressive.

A Bent